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THEY KNOW THE TAMMANY CLUTCH.

DO THE nine thousand insurance men in the city want the grip of Tammany on their business?
Does the independent insurance agent want to see his customers slipping away, his renewals mysteriously held up?
Does he want to be forced to fight a Tammany insurance clique out for monopoly?
Does he want to feel that contractors, real estate proprietors and city officials who deal with courts where Tammany judges preside are being prodded to place their insurance and bonding business with Tammany men?
Does he want to waste the best part of his efforts in a losing struggle with the tightening hold of a Tammany insurance trust?
The Citizens' Municipal Committee has pointed out to insurance men that the Tammany circle in the insurance and bonding business already includes a nephew of Murphy, a brother of Surrogate Cohalan, four Tammany district leaders and a plentiful sprinkling of up-State Tammany officials.
Does the independent insurance man want to find himself up against this array?
Not if he knows it.

According to Sulzer, Ryan's \$10,000 went to Murphy under the escort of the State Commissioner of the Department of Efficiency and Economy. Tammany will have its little jokes.

IS THIS PUBLIC POLICY?

THE OWNER of an automobile is not responsible for damage it may cause in the hands of his chauffeur, even when the latter is "joy riding" with his employer's consent.
Such is the ruling of Supreme Court Justice Cohalan in a case in which the victim of an accident caused by a careless chauffeur while using his employer's car sued the owner for damages.
Then a man who owns a powerful machine, capable, when mis-handled, of killing and crippling any number of men, women and children in the public streets, need not worry about how many people it slaughters or maims on wild "joy rides" taken with or without his knowledge.
He is not bound to concern himself with any murder his car may do when he is not personally present.
He can be as careless and indifferent as he likes as to what is done with his car when he is not using it, sure that he can always take refuge behind the garage keeper or the chauffeur.
The public is at the mercy of irresponsible drivers and mechanics. It has no redress save from them.
Is this safety?

Answers were answers, how convinced we could be!

OR IS THE SUBWAY PERFECT?

IN EACH succeeding issue of the Interborough Bulletin—a publication wherein the subway management puts itself on the back every month—subway officials are more and more ready to admit that they have made subway travel a joy and a delight.
But it has not yet occurred to the management, among other things, that the present custom of allowing people entering cars in rush hours to stop short on the end platform and block the way of others causes acute discomfort, serious delay and intolerable crowding. Why not keep the end platforms clear, as on surface cars?
Nor does it seem to suggest itself to the management that the hideous, brain-piercing shrieks caused by faulty brakes and uncoiled tracks could be remedied by proper adjustment and a swab of grease.
Nobody expects the subway trains to be noiseless. But everybody knows that these ear-splitting, nerve-sawing screeches caused by metal grinding against metal are due to sheer neglect of equipment.
Will the Interborough deny it?

What will the war bring forth? Leave it to Hennessy.

A GREAT INVENTOR.

IF CHILDREN put up monuments to their benefactors there would be a big one for an old German confectioner who is dead at the age of fourscore and three in Elizabeth, N. J. And millions of elders would cheerfully chip in.
Through all the summers of this generation ten cents in the pocket of a youngster has called up a single vision of luxury. When mother or father wanted to give Jack or Jill a reward for good behavior, when uncle came on a visit and took the kiddies for a walk and a treat, how many millions of times have reward or treat taken the same form! What boy or girl has asked greater bliss than to draw up on a high stool before a tall, wide glass of cold, high-colored, half-solid, half-melting deliciousness waiting to ravish the throat and leave gay wreaths of sweet, chill foam around the mouth?
All honor to the memory of old Philip Mohr, who invented ice cream soda.

T. R.'s fifty-fifth to-day.

Letters From the People

Save Mince in Police Autos.
To the Editor of The Evening World:
Regarding chauffeurs and speed fends, allow me to call attention to the runabout autos of the Police Department. I do not object to the automobile patrol wagon, but to the small automobile used by the Police Department to get runners from the different stations. Such a machine passed down Broadway at 100 miles an hour yesterday, breaking all speed ordinances. This should not be. Certainly life and limb should have some protection on our streets, even where the police run the auto. What need is there for such speed?
R. E. W.
Oct. 21 is Halloween.
To the Editor of The Evening World:
Is Halloween on Oct. 30 or Oct. 31?
A. C. M.
A Savings Bank Problem.
To the Editor of The Evening World:
What reader can solve this: "I have \$5,000 in savings bank, \$5,000 at 3 1/2 per cent and \$5,000 at 4 per cent. For how long could I draw \$300 per year before the entire amount would be exhausted?"
Z. M. D.

"He Is Good Enough for Us" By Maurice Kettner



The Jarr Family

Mr. Jarr Finds He Can Be Popular For the Insignificant Sum of \$5
Mrs. Jarr, who led the opposition clique in the club, g. v. Mrs. Jarr, a significant glance and motioned her to come and sit by her in the second row of chairs, where, with Miss Truett, or, head of the Modern Mothers, and Mrs. Radcliff of the Propaganda for Uncooked Food, all the votes of "Nay" for everything Mrs. Bloch proposed was always registered.
Mrs. Jarr, realizing she had a helpless husband with her and not desiring to tie up with either faction, as now her social star was in the ascendant, she might have opportunity to be a neutral power at the next club election, shook her head gently but firmly at Mrs. Badger and at the same time graciously refused the exalted position.

Positively, my dear, you've become a 'Who's Who'! said Mrs. Josephine Blesington Bloch, the noted clubwoman and militant suffragette. "Positively, you MUST come and sit with me on the dais!" And she laid hands upon Mrs. Jarr to draw her to the rostrum at the meeting of the Feminist Movement for Universal Peace in the Hyacinth Room of the Hotel St. Crocus.
Mrs. Bloch would have placed her in "Really, you know, my dear Mrs. Bloch, since I have returned from Panama and the West Indies," began Mrs. Jarr.
"Yes, I know, my dear, and it is on it that you are to be the Presidentess of Costa Rica what Helen, what-you-may-call-it—you know her name is a household word in every language—was to Carmen Sylvia, the authoress, queen of Hungary, or whatever it was, somewhere! Positively, my dear, you are a 'Who's Who'!"
A woman newspaper writer came forward at this juncture and asked Mrs. Jarr if she would be interviewed on "How the Presidentess of Costa Rica Makes Guava Jelly" for the "House-

bold Hint Department of a Great Sunday paper.
"But you know I would not presume to discuss the private affairs of the Presidentess," replied Mrs. Jarr.
"What delicacy!" murmured several prominent club women whom nobody knew, but who edged toward the newspaper writer that they might give their names as among those present.
All business or quarrelling, which was generally its business in the club meeting, had come to a standstill. But Mrs. Blesington Bloch stood smiling by the speaker's table with her dainty ivory gavel in her hand. She could not resist herself to knock wood with it and cry sharply "Order, please!"
It was out of the question to call Mrs. Jarr to order—one who had become a "Who's Who"—owing to a delightful personal association with the Presidentess of Costa Rica!
Meanwhile, a very old young woman with a shrill voice had dragged Mr. Jarr from the protection of his wife and, pulling a notebook and a pencil upon him, had demanded that he set aside the following Saturday night to be the guest of honor at the famous Dinky Dining Club.
"I am the president of the Dinky Club," said the very old young woman or very young old woman. "You will make the acquaintance there of the most wonderful people—Genius Unrecognized, Plains Unrewarded—the Guest of Honor gets his dinner for nothing. You can talk to us for twenty minutes on 'How It Feels to Be an Impediment to One's Wife's Career.' But do not speak longer than twenty minutes."
"Every member of the Dinky Club wears a wrist watch and when twenty minutes is up they all throw spaghetti with tomato sauce at the Guest of Honor if he is still boring them with his remarks."
"It's the most delightful club in New York, and the dinner is given at the dear old Fried Cat Restaurant, only forty cents, with wine, and positively you can eat everything but the fish. Never touch the fish!"
"I won't!" said Mr. Jarr firmly.
By this time Mrs. Jarr had taken a seat. So, seeing it was only the president of the Dinky Club and a mere man disturbing the chances of a quarrel as soon as the meeting started, all present began to hush and cry:
"Sit down!"
"They are jealous of my club!" cried the young old woman to Mr. Jarr. Beatrix Pussfoot of the Orsicle Club and Della Danko, wife of Tommy Danko (who gets a forty per cent rake-off on what each guest pays for his meal at the Gloomgloom Club, and who charges his Guests of Honor ten dollars each), are here! Don't forget! Saturday night—the Guest of Honor is expected to tip the head waiter five dollars. Good-by!"
And she was gone.
It was a good evening. And Mr. Jarr followed it and her.

Broadway Ballads—(IV.)

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Oh, the Profs are sizing up the lad in college halls just now. They're testing out the matter gray Within his classic brow. If a conception of himself Should be the test instead, They'd need a chain and compass To survey the freshman's head.

LITTLE CAUSES OF BIG WARS

By ALBERT PAYSON TERHUNE

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A Woman-Hater's Epigram That Cost a Million Lives.

FREDERICK THE GREAT of Prussia, cynic and inveterate woman-hater, chanced to be in an especially ill humor one day in the middle of the eighteenth century. And he took occasion to make a slighting remark about a very beautiful and very powerful woman—in fact, perhaps the most influential woman at the moment in Europe.

The Prussian woman-hater's idle speech led to rather important results, among which were the loss of about a million lives, the future founding of the German and British Empires and the changing of America's whole career. A good harvest to spring from the Prussian King's surly epigram:

"France is ruled by Louis XV., and Louis XV. is ruled by a worthless woman."

The "worthless woman" was Mme. de Pompadour. And Frederick's use of the term "worthless," as applied to such a person as herself, was gross flattery. But somehow she did not choose to regard it so.

Mme. de Pompadour was a woman of the French middle classes who had managed by a series of clever ruses to attract the notice of the dissolute King Louis XV. And within a short time she acquired a boundless influence over him. She had a genius for mischief and a craze for politics. Combining these two qualities, she did much more than her humble share toward wrecking the already tottering monarchy of France.

In spite of Mme. de Pompadour's meddling and the King's follies and the wholesale corruption in high places, France was by far the greatest country on earth. Not only was it almost supreme in Europe, but it had a strong foothold in India and was master of the greater part of North America. No nation before or since has held in its grasp such wonderful opportunities. A golden future of empire seemed to stretch before the French with the swift development of their Hindu and American possessions. It remained for Frederick the Great to ruin, by the speaking of one sentence, that whole future.

France and Prussia were allies. Together they had invaded Austria. Prussia was then a little State whose chief claim to prominence in the swarm of similar little German States, which made up what is the present German Empire, was the genius of her King. And both Prussia and Frederick himself had profited vastly by the alliance with mighty France when Austria had sought to absorb to itself the "balance of power" in Germany.

Now Mme. de Pompadour, in a flaming rage at Frederick's insult, used every atom of her strange power to persuade him to break the Franco-Prussian alliance. She succeeded. Urged on by her, the French King broke with Frederick and allied himself with Austria against Prussia.

Saxony and Russia, following Louis's example, joined the anti-Prussian alliance. For a time it looked as though Prussia was going to be wiped out of existence. But England, through hatred of France, formed an alliance with Prussia. And the famous Seven Years' War was on. It lasted from 1756 to 1763. Nearly all of Europe was drawn into the squabble.

France began by capturing Minorca and thrashing an English fleet. Then the tide of war shifted against the French. Frederick, after varying victories and defeats, came out of the conflict much stronger than he had entered it, having lifted Prussia from a minor State to one of the great powers of Europe and blocking Austria's chance of dominating the rest of the German States. The first step was made toward a united Germany.

Frederick was decidedly the gainer in the results of his quarrel with Mme. de Pompadour. But France lost infinitely more than Frederick gained.

India, left unprotected by the French, fell prey to the British, who have never since loosened their hold on it. English troops and colonial militiamen tore Canada free from France's grip. Louis, lacking the foresight, the money and the men for its proper defense, England thus took over France's former supremacy in the New World and in the far East.

When peace was at last declared, France was impoverished, stripped of its richest colonies and deprived of her former boundless prestige among European powers. Frederick the Great, whose ill-natured words had led to the war, thus merely summed up its results:

"England has gained six thousand miles of territory, and humanity has lost a million men."

The Day's Good Stories

Cause for Anger.

MR. WILKINS was now the exploding point when his neighbor met him on the street.
"That man Tomblin!" he burst out.
"Has more nerve than any one I ever met!"
"Why?" asked his neighbor, curiously.
"He came over to my house last evening and borrowed my gun to kill a dog that kept me awake nights."
"Well, what of that?"
"Why," shouted Mr. Wilkins, "he was my dog he killed!"—Ladies Home Journal.

What Could He Do?

THE teacher was reading the history of England to some of the little pupils. When he came to the statement that Henry I. never laughed after the death of his son who noticed one of the little girls had raised her hand and seemed very desirous of attracting his attention.
"Well, Amy," said teacher, "what is it?"

Natural Query.

MISS MUFFITT had recently joined the "Band of Sisters for Refraining Burglars," and was being shown over a museum for the first time.
One prisoner, evidently a man of education, remarked her more than the others. He rose and bowed to her when she entered his cell, apologizing for the presence of his apartment. Miss Muffitt could not help wondering how this refined man came within the clutches of the law. In fact, as she was leaving his cell she said:
"May I ask why you are in this distressing place?"
"Madam," he replied, "I am here for robbery at a seaside hotel."
"How very interesting!" said Miss Muffitt.
"Were you—the proprietor?"—Answers.

The May Manton Fashions



THE gown made with loose armholes and sleeves joined to the lining is one of the new and smart ones. This model is very charming and it can be treated in two such different ways that it suits many different needs. Made with the revers and the half low neck from silk, it becomes sufficiently elaborate for the company luncheon, the card party, any occasion of the kind, while, made without the revers as shown in the small view, it is just a useful dress to be worn at home. The two-piece skirt is slightly full at the upper edge. By simply arranging a casing with draw string over the waist line, in place of staying and overlapping the fronts for extra width to render them adjustable, the gown becomes converted into one adapted to maternity, in which purpose it is well suited.
For the medium size the gown will require 7 yards of material, 44 inches wide, for the trimming, 1/2 yard of the same, 1/4 yard for the chemise.
Pattern No. 8033 is 42 in. bust measure.

Pattern No. 8032—Semi-Princess Gown, 34 to 42 Bust, 42 in. bust measure.
Call THE EVENING WORLD MAY MANTON FASHION BUREAU, Donald Buildings, 10 West Thirty-second street, at 10th Ave., corner Sixth Avenue and Third Street, New York, or sent by mail on receipt of ten cents in stamps for each pattern ordered.
IMPORTANT—Write your address plainly and always enclose stamps. Add two cents for letter postage if in a hurry.